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**FACTORS AFFECTING DECISION-MAKING  
EFFECTIVENESS IN PALESTINIAN BANKS**



**MOHANAD S.S. ABUMANDIL**

**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
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**FACTORS AFFECTING DECISION-MAKING EFFECTIVENESS IN  
PALESTINIAN BANKS**

**By**

**MOHANAD S.S. ABUMANDIL**



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**Kolej Perniagaan**  
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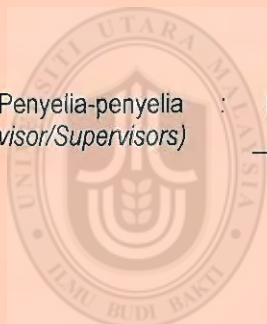
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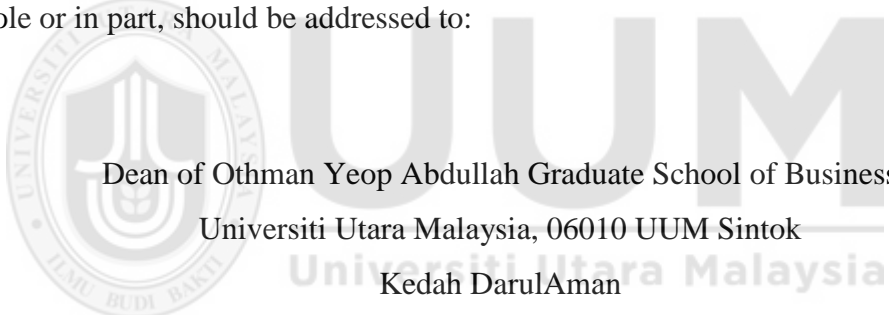


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## ABSTRACT

This study investigated the influence of information quality on decision-making effectiveness among Palestinian bank managers. Previous studies revealed the importance of information quality on decision-making effectiveness in different fields of management. Organisational structure was found to moderate information quality and decision-making effectiveness in different fields of management. However, the moderating effect of organisational structure on the relationship between information quality on decision-making effectiveness had not been addressed in the banking sector in Palestine. This cross-sectional quantitative study examined the relationship between information quality and decision-making effectiveness as being moderated by organisational structure. A total of 146 managers were surveyed in which they were required to respond to 55 items that elicited the three variables. Information quality was represented by six dimensions, organisational structure three dimensions, and decision-making effectiveness three dimensions. The data were analysed by SPSS and PLS-SEM software. The findings indicated the relevance and importance of information quality dimensions to decision-making effectiveness in the banking sector of Palestine. The result revealed four dimensions of information quality, namely, accuracy, completeness, relevancy and interpretability had a significant relationship with decision-making effectiveness. Two dimensions of organisational structure, namely, formality and centralisation, significantly moderated the relationship between information quality and decision-making effectiveness while complexity did not show a moderating effect. Overall, this study extends the understanding of the decision-making effectiveness. It contributes to building the model of the relationship between information quality and decision-making effectiveness in the banking industry. These findings will benefit bank managers in Palestine to understand the role of information quality better and utilise it towards developing sustainable banking services in Palestine.

**Keywords:** decision-making effectiveness, information quality, organisational structure, banking sector

## ABSTRAK

Kajian ini meneliti pengaruh kualiti maklumat terhadap keberkesanan membuat keputusan dalam kalangan pengurus bank di Palestin. Kajian sebelum ini mendapati bahawa pengaruh kualiti maklumat terhadap keberkesanan membuat keputusan dalam pelbagai bidang pengurusan adalah penting. Struktur organisasi didapati menyederhana kualiti maklumat dan keberkesanan membuat keputusan dalam pelbagai bidang pengurusan. Walau bagaimanapun, kesan penyederhana struktur organisasi terhadap hubungan antara kualiti maklumat dan keberkesanan membuat keputusan belum pernah ditangani di sektor perbankan di Palestin. Kajian rentas kuantitatif ini menyiasat hubungan antara kualiti maklumat dan keberkesanan membuat keputusan dengan disederhanakan oleh struktur organisasi. Satu tinjauan telah dibuat terhadap 146 orang pengurus yang dikehendaki menjawab 55 soalan yang mewakili tiga pemboleh ubah. Kualiti maklumat diwakili oleh enam dimensi, struktur organisasi tiga dimensi, dan keberkesanan membuat keputusan tiga dimensi. Data dianalisis dengan menggunakan perisian SPSS dan PLS-SEM. Dapatan kajian menunjukkan perkaitan dan kepentingan dimensi kualiti maklumat dengan keberkesanan membuat keputusan di sektor perbankan di Palestin. Hasil kajian menunjukkan bahawa empat dimensi kualiti maklumat iaitu ketepatan, kesempurnaan, kesesuaian, dan kebolehtafsiran mempunyai hubungan yang signifikan dengan keberkesanan membuat keputusan. Dua dimensi struktur organisasi iaitu formaliti dan pemusatan menyederhanakan hubungan antara kualiti maklumat dan keberkesanan membuat keputusan secara signifikan manakala kerumitan tidak menunjukkan kesan penyederhana. Secara keseluruhan, kajian ini mengembangkan kefahaman mengenai keberkesanan membuat keputusan. Ia turut menyumbang dari sudut pembinaan model hubungan antara kualiti maklumat dan keberkesanan membuat keputusan di industri perbankan. Penemuan ini akan memberi manfaat kepada pengurus bank di Palestin untuk lebih memahami peranan kualiti maklumat dan menggunakannya bagi membangunkan perkhidmatan perbankan yang mampan di Palestin.

**Kata kunci:** keberkesanan membuat keputusan, kualiti maklumat, struktur organisasi, sektor perbankan.

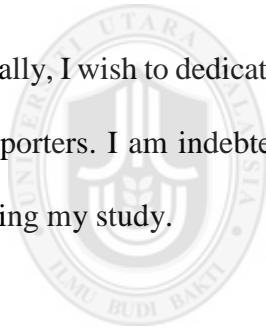


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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Banks in Palestine are an important source of financing for most businesses and organizations. Banks have to make decisions for various purposes. The decisions are usually made by managers as part of their jobs.

The banking sector plays an essential role in the economic development in Palestine (Arnone, Laurens, Segalotto, & Sommer, 2009). The challenges the Palestine banking sector are facing are mainly associated with internal factors and domestic imbalances. These problems primarily relate to the country's financial system whose infrastructure is not properly completed or in some cases dilapidated and weak institutions and their inactive role (Alkhatib & Harsheh, 2012). Others problems are related to the weaknesses in the economy and its structure, or market imbalances and credit concentration. Also, because of weak financial performance, many companies in Palestine borrow continuously from banks. In the absence of other financing alternatives such as securities and bonds, financial fraud takes place among Palestinian people who are then poisoned in Israeli jails (Fischer, Alonso-Gamo, & Von Allmen, 2001). This raises questions concerning corruption in the country, which prompted the National Authority officials to launch an investigation on how such activities could have started in the financial sector (Fischer *et al.*, 2001). Furthermore, the Palestinian banking sector is currently being hampered by the Israeli occupation of Palestine (Fjeldstad & Isaksen, 2008). The Israeli government controls the currency in Palestine; as a result, the development and growth of the banking sector in Palestine are hindered.

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## **Appendix A**

### **Questionnaire(English)**



#### **Universiti Utara Malaysia**

##### **A Survey on Palestine Banks**

Dear Manager.

I am Mohannad S.S Abumandil a Doctoral student at Othman Yeop Abdullah graduate school of business, universiti utara malaysia (uum) under the supervision of prof dr. Shahizan bin hassan. I am conducting a research on (FACTORS AFFECTING DECISION-MAKING EFFECTIVENESS IN PALESTINIAN BANKS)

I humbly seek your assistance in completing the questionnaire which is estimated to be not more than 20 minutes. Please be assured that the information provided will be treated with confidentiality and used only for the purpose of the research which is purely academic.

Individual names and identity are not required in this data collection. If you require any clarification, or have any comments or suggestions with regard to this study, please do not hesitate to contact me.

I am looking forward to receiving your completed questionnaire. Thank you in advance for your time and cooperation.

Yours faithfully,

Researcher

Mohanad S. S. Abumandil (94314)

Universiti Utara Malaysia

Kedah

mohanad.mandel@gmail.com

**Please circle the appropriate option to your response.**

**SECTION A: Decision-making effectiveness:** This section is about your perception of what constitutes Decision-making effectiveness in your organization as measured by quality of *decision, commitment, and satisfaction*

Instructions:

For each statement, circle the number on the scale that corresponds to your level of agreement.

1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree (SA).

Item	Decision-making effectiveness requires that...	SD	D	N	A	SA
1	the decision is easy to understand.	1	2	3	4	5
2	the decision is reliable.	1	2	3	4	5
3	the decision is comprehensive.	1	2	3	4	5
4	the correct decision make me more confident.	1	2	3	4	5
5	the subordinates don't care if they implement this decision or not.	1	2	3	4	5
6	the subordinates strongly committed to pursuing this decision.	1	2	3	4	5
7	observance of administrative formal rules and regulations and standards in displacements.	1	2	3	4	5
8	the subordinates willing to put forth a great deal of effort beyond what they normally do to implement this decision.	1	2	3	4	5
9	decision-making effectiveness requires to be satisfied with my decision.	1	2	3	4	5
10	decision-making effectiveness requires that to be in full agreement with my decision.	1	2	3	4	5
11	decision-making effectiveness requires support my decision.	1	2	3	4	5
12	decision-making effectiveness requires to be confident that my decision will work out well.	1	2	3	4	5

**SECTIONB: Organizational Structure:** this section is about your perception of Organizational Structure effectiveness as measured by *formality, complexity and centralization*.

Instructions: For each statement, circle the number on the scale that corresponds to your level of agreement.

1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree (SA).

Item	Organizational structure requires...	SD	D	N	A	SA
1	conformity of employee's performance with existing standards (existence of job description).	1	2	3	4	5
2	observance of regular task procedures.	1	2	3	4	5
3	existence of annual policies and instructions for different tasks.	1	2	3	4	5
4	determination of job procedures.	1	2	3	4	5
5	compliance of administrative regulations, instructions, and standards.	1	2	3	4	5
7	observance of administrative formal rules and regulations and standards in displacements.	1	2	3	4	5
8	observing standards by employees.	1	2	3	4	5
9	surveying employees about new issues.	1	2	3	4	5
10	employee involvement in organization's decision makings.	1	2	3	4	5
11	information distribution between low ranks.	1	2	3	4	5

<b>12</b>	surveying employees about new plan or project.	1	2	3	4	5
<b>13</b>	flow of communication between the lowest rank and the highest rank.	1	2	3	4	5
<b>14</b>	a reduction in the existing department in the organization.	1	2	3	4	5
<b>15</b>	a reduction in total number of labor who are involved in the dispersed units	1	2	3	4	5
<b>16</b>	constant interaction among high ranking management of the organization	1	2	3	4	5
<b>17</b>	less number of job titles	1	2	3	4	5
<b>18</b>	Less number of physical locations (units' dispersion).	1	2	3	4	5

**SECTION C: Information Quality Dimension:** this section is about your perception of Information Quality as measured by accuracy, accessibility, timeliness, completeness, relevancy and interpretability.

Instructions: For each statement, circle the number on the scale that corresponds to your level of agreement:

1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree (SA).

Item	Information quality is related to the following items...	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
<b>1</b>	constant and accurate flow of information in the organisation.	1	2	3	4	5

<b>2</b>	dissemination of reliable information in the organisation.	1	2	3	4	5
<b>3</b>	dissemination of error-free information in the organisation.	1	2	3	4	5
<b>4</b>	dissemination of information that helps decision making.	1	2	3	4	5
<b>5</b>	information is easily accessible and usable.	1	2	3	4	5
<b>6</b>	completeness of information disseminated.	1	2	3	4	5
<b>7</b>	dissemination of relevant information.	1	2	3	4	5
<b>8</b>	dissemination of information that is easy to interpret by relevant officer of the organisation.	1	2	3	4	5
<b>9</b>	dissemination of information that includes all necessary values of the organisation.	1	2	3	4	5
<b>10</b>	dissemination of information is sufficiently complete for the need of the organisation.	1	2	3	4	5
<b>11</b>	dissemination of information meet the needs of the assigned tasks.	1	2	3	4	5
<b>12</b>	dissemination of information that covers the breadth and depth for the assigned task.	1	2	3	4	5
<b>13</b>	dissemination of information that is useful to decision making effectiveness.	1	2	3	4	5
<b>14</b>	dissemination of information relevant to decision making effectiveness.	1	2	3	4	5

**SECTION D: Demographic**

15	dissemination of information that is appropriate for decision making effectiveness.	1	2	3	4	5
16	dissemination of information that is applicable to decision making effectiveness.	1	2	3	4	5
17	dissemination of information that is current to decision making effectiveness.	1	2	3	4	5
18	dissemination of information that is sufficiently current for decision making effectiveness.	1	2	3	4	5
19	dissemination of information that timely for decision making effectiveness.	1	2	3	4	5
20	dissemination of information that sufficiently up-to-date for decision making effectiveness.	1	2	3	4	5
21	dissemination of information that is easy to understand.	1	2	3	4	5
22	dissemination of information that is easily to comprehended.	1	2	3	4	5
23	dissemination of information that make it easy to identify what to do at a point.	1	2	3	4	5
24	dissemination of information that is interpretable for decision making effectiveness.	1	2	3	4	5
25	dissemination of information that is readable.	1	2	3	4	5

**Instruction: Please tick (✓) in the relevent boxes.**

**1. Gender:**

Male ☐ Female ☐

2. Age [years]:

less than 45 years ☐ 45 - 50 ☐ 50 years or more ☐

3. Highest level of academic qualification:

Diploma ☐ Bachelor's Degree ☐ Master's Degree ☐ Doctoral ☐  
Degree

4. Please indicate your experience years as a manager:

less than 10 years ☐ 10-15 years ☐ 15-20 years ☐ 20 years ☐  
or more

5. Your bank (branch) primarily is:

1 Conventional ☐ 2 Islamic ☐

**This is the end of the questionnaire**

**Thank you for your cooperation**



## Appendix B

### Questionnaire (Arabic)



University Utara Malaysia

#### إستبيان حول البنوك الفلسطينية للعام 2015

السادة الكرام...

السلام عليكم

إسمحولي في البداية أن أشكركم على موافقتكم المشاركة في هذا الإستبيان. كما أود أن أقدم لكم نفسي , أنا مهند سرحي ابومنديل فلسطيني في برنامج الدكتوراه في تخصص إدارة الأعمال في ماليزيا. يقوم الباحث بجمع معلومات العوامل المؤثرة في اتخاذ القرار الفعالة في بنوك فلسطين. بالإضافة الى أن نجاح هذا الإستبيان والنتائج المترتبة عليه أمر مهم لإستكمال متطلبات برنامج الدكتوراه, فإنها قد تكون مهمة للبنوك الفلسطينية من خلال التوصيات الهادفة الى رفع مستوى الأداء الكلي.

بناءً على ذلك فأنا اكتب اليكم هنا لمساعدتي في هذا الإستبيان من خلال تخصيص 20 دقيقة من وقتكم الثمين لتعبئة هذا الإستبيان بصفتم مديراً لهذا البنك أو الفرع.

ونحن إذ نحيطكم علماً بأن هذه الدراسة تعد من أوائل الدراسات من نوعها حول البنوك في فلسطين, نرجو منكم الإجابة على جميع الأسئلة والعبارات والتي تتطلب رأيكم بخصوص بعض الممارسات الإدارية ولا تتطلب معلومات شخصية عنكم أو مالية عن البنك.

أخيراً, ونحن إذ نشكر لكم تعاونكم معنا سلفاً بتعبئة هذا الإستبيان لنؤكد لكم أن هذه المعلومات ستعامل بسرية تامة ولن تستخدم إلا لغرض البحث العلمي , كما يمكن مراسلتنا على الايميل التالي لمزيد من التوضيح .

الايميل: mohanad.mandel@gmail.com

### القسم الأول

في هذا القسم من الإستبيان نرغب في معرفة وجهة نظركم عن فعالية صنع القرار : هذا القسم هو حول التصور الخاص لما يشكل اتخاذ القرار الفعالية في المؤسسة الخاصة بك التي تقاس نوعية القرار، والالتزام، والرضا (فرعكم). الرجاء قراءة العبارات التالية ووضع دائرة حول الرقم الذي يعكس وجهة نظركم

	5	4	3	2	1	
	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة	
العنصر	اتخاذ القرارات الفعالة يتطلب أن.....					
1.	5	4	3	2	1	قرار من السهل أن نفهم
2.						قرارات موثوق بها
3.						قرار شامل
4.	5	4	3	2	1	القرار الصحيح يجعلني أكثر ثقة
5.						المرووسين يهمني إذا كانوا تنفيذ هذا القرار أم لا
6.						المرووسين ملتزمة بقوة بمواصلة هذا القرار
7.						التقيد بالقواعد واللوائح والمعايير في نزوح رسمية الإدارية
8.	5	4	3	2	1	المرووسين على استعداد لطرح قدرا كبيرا من الجهد وراء ما يفعلونه عادة
9.						يتطلب اتخاذ القرارات فعالية لتكون راضية عن قراري
10.						مما يجعل فعالية القرار يتطلب أن تكون في اتفاق تام مع قراري
11.	5	4	3	2	1	مما يجعل فعالية القرار يتطلب دعم قراري
12.						مما يجعل فعالية القرار يتطلب أن تكون واثقا بأن قراري ستعمل بشكل

## القسم الثاني

في هذا القسم من الإستبيان نرغب في معرفة وجهة نظركم (رأيكم) هذا القسم هو حول التصور الخاص بك من فعالية الهيكل التنظيمي مقاسا شكلي والتعقيد والمركزية.. الرجاء قراءة العبارات التالية ووضع دائرة حول الرقم الذي يعكس رأيكم في مضمون كل عبارة.

5	4	3	2	1
موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة

العنصر						يتطلب الهيكل التنظيمي .....				
1.	مطابقة أداء الموظف مع المعايير القائمة (وجود وصف وظيفي)					1	2	3	4	5
2.	مراعاة الإجراءات المهمة العادية									
3.	جود سياسات السنوية وتعليمات للقيام بمهام مختلفة									
4.	تحديد إجراءات العمل					1	2	3	4	5
5.	الامتثال للوائح الإدارية والتعليمات والمعايير									
6.	التقيد بالقواعد واللوائح والمعايير في نزوح رسمية الإدارية									
7.	مراعاة المعايير من قبل الموظفين									
8.	مسح الموظفين عن قضايا جديدة									
9.	تورط موظف في يؤهلها قرار المنظمة									
10.	توزيع المعلومات بين صفوف منخفضة					1	2	3	4	5
11.	مسح الموظفين عن خطة أو مشروع جديد									
12.	تدقق الاتصالات بين أدنى رتبة وأعلى رتبة									
13.	انخفاض في دائرة الموجودة في المؤسسة									
14.	انخفاض في إجمالي عدد العمالة الذين يعملون في وحدات متفرقة									

15.	تفاعل مستمر بين إدارة على مستوى رفيع في منظمة					
16.	أقل عدد من المسميات الوظيفية					
17.	أقل عدد من المواقع المادية (تشنت الوحدات)					

### القسم الثالث

في هذا القسم من الإستبيان نرغب في معرفة وجهة نظركم ( رأيكم) حول التصور الخاص بك من نوعية المعلومات التي تقاس دقة وسهولة الوصول إليها، توقيت واكتمال، أهميتها وتفسيرها. في بنكمم\فرعكم. الرجاء قراءة العبارات التالية ووضع دائرة حول الرقم الذي يعكس وجهة نظركم.

5 4 3 2 1

غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة	
5	4	3	2	1	العنصر يرتبط جودة المعلومات إلى العناصر التالية ...
					1. التدفق المستمر والدقيق للمعلومات في المؤسسة
					2. نشر المعلومات الموثوق بها في المؤسسة
					3. نشر المعلومات خالية من الأخطاء في المنظمة
					4. نشر المعلومات التي تساعد على اتخاذ القرارات
					5. معلومات يمكن الوصول إليها بسهولة وقابلة للاستخدام لفعالية اتخاذ
					6. اكتمال المعلومات المنشورة على فعالية عملية صنع القرار
					7. نشر المعلومات ذات الصلة فعالية عملية صنع القرار
					8. نشر المعلومات التي من السهل تفسير من قبل الموظف المختص في
					9. نشر المعلومات التي تتضمن كافة القيم الضرورية للمنظمة
					10. نشر المعلومات كاملة بما فيه الكفاية لحاجة المنظمة
					11. نشر المعلومات تلبية احتياجات المهام الموكلة

					12.	نشر المعلومات التي تغطي اتساع وعمق للقيام بهذه المهمة المسندة
					13.	نشر المعلومات يمكن أن يكون مفيدا لفعالية اتخاذ القرارات
					14.	نشر المعلومات ذات الصلة لاتخاذ القرارات فعالية عملنا
5	4	3	2	1	15.	نشر المعلومات التي هي مناسبة لفعالية اتخاذ القرارات
5	4	3	2	1	16.	نشر المعلومات التي تنطبق على فعالية عملية صنع القرار
					17.	نشر المعلومات التي هو الحالي لفعالية اتخاذ القرارات
					18.	نشر المعلومات التي هو الحالي بما فيه الكفاية لفعالية اتخاذ القرارات
					19.	نشر المعلومات التي في الوقت المناسب لاتخاذ قرارنا فعالية
					20.	نشر المعلومات التي بما فيه الكفاية ما يصل إلى موعد لاتخاذ القرارات
					21.	نشر المعلومات التي من السهل أن نفهم
					22.	نشر المعلومات التي فهمها بسهولة
5	4	3	2	1	23.	نشر المعلومات التي تجعل من السهل لتحديد ما يجب القيام به عند نقطة
5	4	3	2	1	24.	نشر المعلومات التي الترجمة الشفوية لفعالية اتخاذ القرارات
					25.	نشر المعلومات التي يمكن قراءتها

#### القسم الرابع

في هذا الجزء نرجو منكم الإجابة عن بعض الأسئلة المتعلقة بشخصكم الكريم وعن البنك (الفرع). مرة أخرى نؤكد لكم أن هذه المعلومات ستعامل بسرية تامة ولن تستخدم الا لغرض هذا البحث .

#### 1. الجنس

أ. ذكر ☐ ب. أنثى ☐

#### 2. العمر

أقل من 45 عام ☐ 45-50 ☐ أكبر من 50 عام ☐

#### 3. التعليم والمؤهل العلمي

أ. ثانوية عامة أو أقل ☐ ب. بكالوريوس ☐

ج. ماجستير ☐ د. دكتوراة ☐

4. سنوات الخدمة

أكبر من 50 عام

50-45

أقل من 45 عام

5. طبيعة الملكية في هذا البنك

ب. قطاع عالمي

أ. قطاع اسلامي

---

في الختام نشكر لكم ونثمن عالياً مشاركتكم في هذا الإستبيان,,,,,



**UUM**  
Universiti Utara Malaysia

## Appendix C

### Statistical Output

Table A.1: kurtosis and skewness analysis

NO.	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Acc1	1	5	4.14	.907	-.838	.201	.140	.399
Acc2	1	5	4.12	.914	-.784	.201	.001	.399
Acc3	1	5	4.05	.981	-.777	.201	-.049	.399
Acc4	2	5	4.32	.723	-.686	.201	-.383	.399
Abl1	2	5	3.88	.766	-.359	.201	-.109	.399
Abl2	2	5	3.86	.691	-.067	.201	-.341	.399
Abl3	2	5	3.84	.884	-.231	.201	-.787	.399
Abl4	2	5	3.78	.835	-.217	.201	-.533	.399
Com1	1	5	3.71	.999	-.143	.201	-.928	.399
Com2	1	5	3.77	.983	-.267	.201	-.782	.399
Com3	1	5	3.79	.991	-.294	.201	-.802	.399
Com4	1	5	3.83	.989	-.493	.201	-.642	.399
Rel1	1	5	4.06	.807	-.752	.201	.779	.399
Rel2	1	5	3.90	.905	-.659	.201	.057	.399
Rel3	1	5	3.92	.983	-.642	.201	-.187	.399
Rel4	1	5	4.12	.980	-.863	.201	-.274	.399
Tim1	1	5	3.76	.904	-.470	.201	.052	.399
Tim2	1	5	3.75	.914	-.313	.201	-.431	.399
Tim3	1	5	3.72	.908	-.366	.201	-.082	.399
Tim4	1	5	3.64	.901	-.074	.201	-.512	.399
Int1	2	5	3.75	.757	.059	.201	-.597	.399
Int2	2	5	3.87	.807	-.236	.201	-.524	.399
Int3	2	5	3.75	.795	-.097	.201	-.506	.399
Int4	2	5	3.75	.795	-.180	.201	-.400	.399
Int5	2	5	3.72	.786	-.236	.201	-.282	.399

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1 Accessibility	.787	1.271
Completeness	.889	1.125
Relevancy	.789	1.267
Timeliness	.784	1.275
Interpretability	.817	1.223
Quality	.610	1.640
Satisfaction	.581	1.720
Commitment	.649	1.541
Formality	.625	1.600
Complexity	.635	1.575
Centralization	.647	1.546



**Appendix C**  
**Statistical Output Coefficientsa analysis**  
**(VIF)**

**Coefficients<sup>a</sup>**

Model	Collinearity Statistics	
	Tolerance	VIF
1 Relevancy	.782	1.280
Timeliness	.775	1.291
Interpretability	.812	1.232
Quality	.599	1.668
Satisfaction	.583	1.715
Commitment	.652	1.533
Formality	.626	1.598
Complexity	.638	1.567
Centralization	.648	1.543
Accuracy	.728	1.374
Accessibility	.774	1.292

a. Dependent Variable: Completeness

a. Dependent Variable: Accuracy

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1 Completeness	.883	1.133
Relevancy	.780	1.282
Timeliness	.796	1.257
Interpretability	.818	1.223
Quality	.610	1.639
Satisfaction	.578	1.731
Commitment	.652	1.533
Formality	.628	1.592
Complexity	.635	1.575
Centralization	.650	1.538
Accuracy	.735	1.360

a. Dependent Variable: Accessibility

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1 Timeliness	.773	1.293
Interpretability	.838	1.193
Quality	.600	1.668
Satisfaction	.577	1.734
Commitment	.658	1.519
Formality	.631	1.586
Complexity	.639	1.565
Centralization	.645	1.550
Accuracy	.732	1.367
Accessibility	.774	1.292
Completeness	.885	1.130

a. Dependent Variable: Relevancy

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1 Interpretability	.818	1.222
Quality	.601	1.665
Satisfaction	.580	1.725
Commitment	.672	1.488
Formality	.625	1.599
Complexity	.636	1.571
Centralization	.654	1.529
Accuracy	.734	1.363
Accessibility	.797	1.255
Completeness	.885	1.130
Relevancy	.780	1.281

a. Dependent Variable: Timeliness

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
Quality	.606	1.649
Satisfaction	.577	1.732
Commitment	.667	1.500
Formality	.624	1.602
Complexity	.636	1.572
1 Centralization	.653	1.531
Accuracy	.729	1.372
Accessibility	.780	1.282
Completeness	.883	1.132
Relevancy	.806	1.241
Timeliness	.780	1.283

a. Dependent Variable: Interpretability

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1 Satisfaction	.627	1.595
Commitment	.657	1.522
Formality	.641	1.560
Complexity	.636	1.572
Centralization	.660	1.515
Accuracy	.736	1.359
Accessibility	.788	1.269
Completeness	.883	1.132
Relevancy	.780	1.282
Timeliness	.775	1.291
Interpretability	.821	1.218

a. Dependent Variable: Quality

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1 Commitment	.649	1.541
Formality	.623	1.604
Complexity	.638	1.567
Centralization	.644	1.554
Accuracy	.742	1.348
Accessibility	.789	1.267
Completeness	.909	1.100
Relevancy	.794	1.260
Timeliness	.791	1.264
Interpretability	.827	1.209
Quality	.663	1.508

a. Dependent Variable: Satisfaction

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
Formality	.689	1.452
Complexity	.636	1.573
Centralization	.644	1.554
Accuracy	.723	1.383
Accessibility	.778	1.285
1 Completeness	.888	1.126
Relevancy	.791	1.264
Timeliness	.800	1.249
Interpretability	.833	1.200
Quality	.607	1.648
Satisfaction	.566	1.765

a. Dependent Variable: Commitment



## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
Complexity	.703	1.422
Centralization	.648	1.544
Accuracy	.725	1.379
Accessibility	.780	1.282
Completeness	.887	1.128
1 Relevancy	.789	1.268
Timeliness	.776	1.289
Interpretability	.812	1.231
Quality	.616	1.623
Satisfaction	.567	1.765
Commitment	.717	1.394

a. Dependent Variable: Formality

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
Centralization	.776	1.289
Accuracy	.723	1.383
Accessibility	.774	1.291
Completeness	.888	1.127
Relevancy	.785	1.274
1 Timeliness	.775	1.290
Interpretability	.813	1.230
Quality	.600	1.666
Satisfaction	.569	1.756
Commitment	.650	1.539
Formality	.691	1.448

a. Dependent Variable: Complexity

## Appendix C

### Statistical Output Multicollinearity analysis (VIF)

#### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1 Accuracy	.727	1.376
Accessibility	.782	1.279
Completeness	.889	1.125
Relevancy	.782	1.279
Timeliness	.785	1.274
Interpretability	.823	1.215
Quality	.615	1.627
Satisfaction	.567	1.765
Commitment	.649	1.541
Formality	.627	1.595
Complexity	.765	1.308

a. Dependent Variable: Centralization

## Appendix C Statistical Output

### Common Method Variance Analysis Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.066	20.492	20.492	10.294	19.063	19.063
2	4.757	8.808	29.300			
3	3.370	6.241	35.541			
4	3.207	5.939	41.480			
5	2.737	5.068	46.548			
6	2.288	4.237	50.786			
7	2.114	3.914	54.700			
8	1.911	3.539	58.239			
9	1.767	3.273	61.512			
10	1.712	3.171	64.683			
11	1.600	2.963	67.646			
12	1.295	2.398	70.044			
13	.940	1.741	71.784			
14	.862	1.596	73.380			
15	.841	1.558	74.937			
16	.790	1.462	76.400			
17	.724	1.341	77.741			
18	.711	1.317	79.058			

## Appendix C Statistical Output

### Common Method Variance Analysis Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
19	.679	1.257	80.315			
20	.661	1.225	81.540			
21	.614	1.136	82.677			
22	.581	1.076	83.752			
23	.562	1.040	84.793			
24	.509	.943	85.735			
25	.503	.931	86.666			
26	.472	.874	87.540			
27	.462	.855	88.395			
28	.441	.817	89.211			
29	.404	.748	89.960			
30	.391	.725	90.685			
31	.365	.676	91.361			
32	.342	.632	91.994			
33	.341	.631	92.625			
34	.325	.602	93.226			
35	.302	.560	93.786			
36	.290	.536	94.322			

## Appendix C Statistical Output

### Common Method Variance Analysis Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
37	.277	.514	94.836			
38	.270	.501	95.337			
39	.244	.452	95.789			
40	.232	.430	96.219			
41	.222	.411	96.630			
42	.209	.386	97.017			
43	.192	.356	97.372			
44	.179	.331	97.704			
45	.169	.312	98.016			
46	.160	.297	98.313			
47	.150	.278	98.591			
48	.143	.265	98.857			
49	.132	.245	99.101			
50	.117	.216	99.317			
51	.105	.195	99.512			
52	.097	.180	99.692			
53	.089	.165	99.857			
54	.077	.143	100.000			

## Appendix C Statistical Output

### Common Method Variance Analysis Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %



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